

## Information to identify the case:

Debtor 1:	<b>Sharon Y Snyder</b>	Social Security number or ITIN:	xxx-xx-9110
	First Name Middle Name Last Name	EIN:	__-_____-__
Debtor 2:	<b>David Snyder Jr.</b>	Social Security number or ITIN:	xxx-xx-7650
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-_____-__
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 3/2/17
Case number:	17-14131-ABA	Date case converted to chapter:	7 4/12/18

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sharon Y Snyder	David Snyder Jr.
2. All other names used in the last 8 years		
3. Address	807 Somers Town Lane Galloway, NJ 08205	807 Somers Town Lane Galloway, NJ 08205
4. Debtor's attorney Name and address	Thomas E. Dowe Law Office of Thomas Dowe 1423 Tilton Road Suite 8 Northfield, NJ 08225	Contact phone 609-646-6200
5. Bankruptcy trustee Name and address	Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221	Contact phone (609) 645-1881

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 4/16/18
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>May 10, 2018 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>1423 Tilton Road, Suite 5,          Northfield, NJ 08225</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 7/9/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>  <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sharon Y Snyder  
 David Snyder, Jr.  
 Debtors

Case No. 17-14131-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309A

Page 1 of 3  
 Total Noticed: 54

Date Rcvd: Apr 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2018.

db/jdb +Sharon Y Snyder, David Snyder, Jr., 807 Somers Town Lane, Galloway, NJ 08205-6004  
 516678853 +Atlantic Medical Imaging, P.O. Box 1564, Indianapolis, IN 46206-1564  
 516678855 +Bosco's, Retail Services, P.O. Box 30257, Salt Lake City, UT 84130-0257  
 516678860 +Choice Privileges, P O Box 13337, Philadelphia, PA 19101-3337  
 516678861 +Client Services Incorporated, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816  
 516922170 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516678864 +Fulton Bank or New Jersey, Cardmember Service, P.O. Box 790408,  
 Saint Louis, MO 63179-0408  
 516678866 +Jefferson Hospital, 111 South 11th St., Philadelphia, PA 19107-5084  
 516678869 +Lab Corp, P.O. Box 2240, Burlington, NC 27216-2240  
 516736947 +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904  
 516678871 +PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658  
 516678872 +RA Pain Services, P.O. Box 4605, Lancaster, PA 17604-4605  
 516678873 +Recon Ortho Asso II PC, P.O. Box 757910, Philadelphia, PA 19175-7910  
 516713878 +STERLING JEWELERS INC D/B/A KAY JEWELERS, c/o Weltman, Weinberg & Reis Co., LPA,  
 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: tdesquire@hotmail.com Apr 16 2018 21:52:49 Thomas E. Dowey,  
 Law Office of Thomas Dowey, 1423 Tilton Road, Suite 8, Northfield, NJ 08225  
 tr +EDI: FDSSTANGER.COM Apr 17 2018 01:48:00 Douglas S. Stanger, Flaster/Greenberg,  
 646 Ocean Heights Avenue, Linwood, NJ 08221-1011  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 16 2018 21:53:02 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 16 2018 21:53:02 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516678852 +EDI: GMACFS.COM Apr 17 2018 01:48:00 Ally, P.O. Box 380902, Minneapolis, MN 55438-0902  
 516705121 EDI: GMACFS.COM Apr 17 2018 01:48:00 Ally Financial, PO Box 130424,  
 Roseville MN 55113-0004  
 516678854 +EDI: TSYS2.COM Apr 17 2018 01:48:00 Barclay Card Services, P.O. Box 13337,  
 Philadelphia, PA 19101-3337  
 516678857 +EDI: CAPITALONE.COM Apr 17 2018 01:48:00 Capital One, P.O. Box 26625,  
 Richmond, VA 23261-6625  
 516678856 +EDI: CAPITALONE.COM Apr 17 2018 01:48:00 Capital One, P.O. Box 71083,  
 Charlotte, NC 28272-1083  
 516897522 EDI: BL-BECKET.COM Apr 17 2018 01:48:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 516678859 +EDI: CHASE.COM Apr 17 2018 01:48:00 Chase, P.O. Box 15123, Wilmington, DE 19850-5123  
 516874408 +E-mail/Text: bncmail@w-legal.com Apr 16 2018 21:53:07 Comenity Capital Bank/Paypal Credit,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 516678862 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 16 2018 21:53:00 Ditech, P.O. Box 6172,  
 Rapid City, SD 57709-6172  
 516879534 E-mail/Text: bankruptcy.bnc@ditech.com Apr 16 2018 21:53:00  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 516678863 +EDI: BLUESTEM Apr 17 2018 01:48:00 Fingerhut, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820  
 516678865 +EDI: WFNNB.COM Apr 17 2018 01:48:00 Game stop, P O Box 659450,  
 San Antonio, TX 78265-9450  
 516678867 +E-mail/Text: BKRMailOPS@weltman.com Apr 16 2018 21:53:00 Kay Jewelers, P O Box 740425,  
 Cincinnati, OH 45274-0425  
 516678868 +EDI: CBSKOHL'S.COM Apr 17 2018 01:48:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983  
 517032260 +EDI: RESURGENT.COM Apr 17 2018 01:48:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC,  
 c/o Resurgent Capital Services 29603-0587  
 517032259 EDI: RESURGENT.COM Apr 17 2018 01:48:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 516915163 EDI: RESURGENT.COM Apr 17 2018 01:48:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 516915165 EDI: RESURGENT.COM Apr 17 2018 01:48:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Murray Hill Grantor Trust, 2016-LC1, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 517230969 EDI: RESURGENT.COM Apr 17 2018 01:48:00 LVNV Funding, LLC its successors and assigns as as,  
 PO Box 10587, Greenville, SC 29603-0587  
 516678870 +E-mail/Text: bk@lendingclub.com Apr 16 2018 21:53:11 Lending Club, 71 Stevenson Street,  
 Suite 300, San Francisco, CA 94105-2985  
 516838834 +EDI: MID8.COM Apr 17 2018 01:48:00 MIDLAND FUNDING LLC, PO BOX 2011,  
 WARREN, MI 48090-2011  
 516922099 EDI: PRA.COM Apr 17 2018 01:48:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,  
 POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin  
Form ID: 309A

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Total Noticed: 54

Date Rcvd: Apr 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516922142 EDI: PRA.COM Apr 17 2018 01:48:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
516922091 EDI: PRA.COM Apr 17 2018 01:48:00 Portfolio Recovery Associates, LLC,  
c/o Choice Privileges, POB 41067, Norfolk VA 23541  
516922112 EDI: PRA.COM Apr 17 2018 01:48:00 Portfolio Recovery Associates, LLC,  
c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541  
516923139 +E-mail/Text: bncmail@w-legal.com Apr 16 2018 21:53:07 Prosper Marketplace Inc.,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516765464 EDI: Q3G.COM Apr 17 2018 01:48:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
516747829 EDI: Q3G.COM Apr 17 2018 01:48:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
516678874 +E-mail/Text: Supportservices@receivablesperformance.com Apr 16 2018 21:53:16 RPM,  
20816 44TH Avenue, Lynnwood, WA 98036-7799  
516678875 +EDI: RMSC.COM Apr 17 2018 01:48:00 Sams club, P.O. Box 530942, Atlanta, GA 30353-0942  
516678876 +EDI: RMSC.COM Apr 17 2018 01:48:00 Synchrony Bank, P.O. Box 530916,  
Atlanta, GA 30353-0916  
516678877 +EDI: RMSC.COM Apr 17 2018 01:48:00 Synchrony Bank / Amazon, P.O. Box 965060,  
Orlando, FL 32896-5060  
516868468 +EDI: AIS.COM Apr 17 2018 01:48:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
516678878 +EDI: RMSC.COM Apr 17 2018 01:48:00 Walmart / Synchrony Bank, ATTN: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, FL 32896-5060  
516887081 EDI: WFFC.COM Apr 17 2018 01:48:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
516678879 +EDI: WFFC.COM Apr 17 2018 01:48:00 Wells Fargo Card Services, P.O. Box 10347,  
Des Moines, IA 50306-0347

TOTAL: 40

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516678858 ##+CareCentrix, P.O. Box 7780, London, KY 40742-7780

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroupp@kmlawgroup.com  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net  
Emmanuel J. Argentieri on behalf of Creditor STERLING JEWELERS INC. D/B/A KAY JEWELERS  
bk@rgalegal.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Mariner Finance ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Thomas E. Dowey on behalf of Debtor Sharon Y Snyder tdesquire@hotmail.com  
Thomas E. Dowey on behalf of Joint Debtor David Snyder, Jr. tdesquire@hotmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin  
Form ID: 309A

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Total Noticed: 54

Date Rcvd: Apr 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

William E. Craig on behalf of Creditor Ally Financial mortoncraigecf@gmail.com,  
mortoncraigecf@gmail.com

TOTAL: 11